

Congress of the United States
Washington, DC 20515

January 25, 2024

The Honorable Isabel Casillas Guzman
Administrator
U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416

Dear Administrator Guzman:

Thank you for your assistance to our states, particularly in the wake of devastating natural disasters, where your agency has served an essential role in the recovery process. We write today to respectfully request that the U.S. Small Business Administration (SBA) consider extending the time period during which individuals may apply for SBA disaster loans following a presidential disaster declaration. We also ask the SBA to provide additional information regarding the processes used to determine disaster loan application deadlines.

As you know, under 13 CFR Part 123, the SBA is responsible for publishing any disaster declaration in the Federal Register, including “information related to the deadline and location for filing loan applications.” In addition, federal regulations note that the “SBA will accept applications after the announced deadline only when SBA determines that the late filing resulted from substantial causes beyond the control of the applicant.”

The SBA plays a critical role in supporting survivors of natural disasters and serves as a lifeline for so many people after experiencing tremendous loss. However, we are concerned that the current deadlines for loan applications are incompatible with the real-life experiences of many of our constituents immediately following a disaster and do not allow enough time for individuals to understand whether or not they require assistance from the SBA. In short, the current timeline structure creates further economic hardship and unnecessary complications for many individuals during an already difficult time.

Based on recent disaster declarations and noticed application deadlines, our understanding is that the SBA requires homeowners, businesses, renters, and nonprofit organizations to apply for disaster assistance within two to three months of the disaster declaration. We are concerned that this timeframe is insufficient for individuals who are trying to piece their lives back together and leaves behind individuals who would otherwise utilize this assistance.


Many of our constituents have expressed that they could have benefitted from the SBA disaster loan program, but could not meet the application deadline, given the ongoing stressors in their lives following the disaster. Furthermore, many have expressed that they did not know at the time of the deadline that they would need to apply for a disaster loan given the delays in receiving an estimate from their insurance company. As a result, the current average two to three-month deadlines put in place for these disaster loan applications have led to many

constituents facing crippling financial hardship and unnecessary bureaucratic red tape after such a tragic experience.


By extending the disaster loan program deadline, the SBA will be able to enhance services to the American people concerning disaster recovery, and we therefore request that you consider extending these deadlines.

Thank you for your prompt attention to this matter. We look forward to discussing this issue further with your office.


Sincerely,




Joe Neguse
Member of Congress




John R. Curtis
Member of Congress




Jim Costa
Member of Congress




Josh Harder
Member of Congress



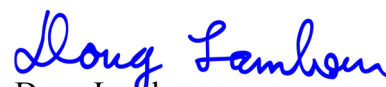
Val Hoyle
Member of Congress



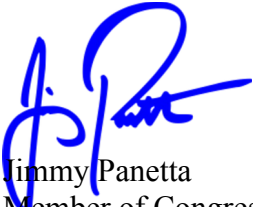
Jared Huffman
Member of Congress



Sara Jacobs
Member of Congress



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Member of Congress



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Member of Congress



Katie Porter
Member of Congress



Kim Schrier, M.D.
Member of Congress



Melanie Stansbury
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